

The Honorable Marc Barreca  
Chapter 7  
Hearing Date: October 23, 2019  
Hearing Time: 10:00 a.m.  
Place: Everett Station  
Response Due: October 16, 2019

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE

In re:

DANIEL DELAINE MUNRO and  
SUZANNE LESLIE MUNRO,

Debtors.

No. 19-13401

TRUSTEE'S OBJECTION TO MOTION  
FOR RELIEF FROM STAY

COMES NOW, the Trustee, Virginia A. Burdette, and objects to the Motion for Relief from Stay filed by creditor, Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-6 ("Creditor"). The Movant is seeking relief from automatic stay as to the enforcement of the Creditor's note and deed on the Debtors' real property commonly described as 7115 174<sup>th</sup> Street SW, Edmonds, WA 98026. The Trustee's objection to the Motion is based on the following representations:

1. The § 341(a) meeting of creditors was held in this case on October 8, 2019.
2. From the Debtors' testimony at the meeting of creditors and their Chapter 7 petition, I learned that the Debtors are in possession of a joint check for \$57,763.10 or similar amount, which is payable to the Movant and the Debtors as payment on an insurance claim for tree damage caused to the aforementioned real property.

TRUSTEE'S OBJECTION TO MOTION FOR RELIEF  
FROM STAY - 1

Virginia A. Burdette  
Chapter 7 Trustee  
5506 6<sup>th</sup> Avenue South, Suite 207  
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3. The funds are the Movant's collateral and, if applied to its loan on the property, would substantially reduce the amount of the Movant's claim. The Trustee believes that relief from automatic stay is currently unnecessary, as the Movant is adequately protected by its significant equity cushion in the property.

4. Furthermore, the Trustee needs time to investigate the validity of other liens that may exist against the property and to investigate the property's value, which, given its Edmonds location, may be significant even as a tear-down,

For the reasons stated herein, the Trustee respectfully requests that the Court deny the Motion for Relief.

Dated this 9<sup>th</sup> day of October, 2019.

/s/ Virginia A. Burdette  
Virginia A. Burdette, WSBA #17921  
Chapter 7 Trustee

TRUSTEE'S OBJECTION TO MOTION FOR RELIEF  
FROM STAY - 2

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